

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph B. Riley, Sr.
Tara M. Riley
Debtors

Case No. 24-02963-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 15, 2024

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph B. Riley, Sr., Tara M. Riley, 17 Curtis Dr., East Berlin, PA 17316-9303

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Nov 15 2024 17:18:00	John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102
tr	Email/Text: info@pamd13trustee.com	Nov 15 2024 17:18:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Nov 15 2024 17:18:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5668845	Email/PDF: bncnotices@becket-lee.com	Nov 15 2024 17:33:16	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
5668846	EDI: BANKAMER	Nov 15 2024 22:23:00	Bank of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
5668847	+ Email/Text: epayterms@beebehealthcare.org	Nov 15 2024 17:18:00	Beebe Healthcare, 424 Savannah Rd., Lewes, DE 19958-1462
5668848	EDI: CAPITALONE.COM	Nov 15 2024 22:23:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5668849	EDI: CITICORP	Nov 15 2024 22:23:00	Citibank North America, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5668850	EDI: CITICORP	Nov 15 2024 22:23:00	Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5668851	EDI: CITICORP	Nov 15 2024 22:23:00	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5668852	EDI: WFNNB.COM	Nov 15 2024 22:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5668853	Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2024 17:22:57	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5668871	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 15 2024 17:18:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5668854	Email/Text: bankruptcy@pepcoholdings.com	Nov 15 2024 17:18:00	Delmarva Power & Light Company, P.O. Box

District/off: 0314-1
Date Rcvd: Nov 15, 2024

User: AutoDocke
Form ID: 3091

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Total Noticed: 36

			17006, Wilmington, DE 19850-7006
5668855	EDI: DISCOVER	Nov 15 2024 22:23:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5668856	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2024 17:18:00	Fnb Omaha, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
5668872	EDI: IRS.COM	Nov 15 2024 22:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5668857	EDI: JPMORGANCHASE	Nov 15 2024 22:23:00	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
5668858	EDI: LENDNGCLUB	Nov 15 2024 22:23:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
5668859	Email/Text: camanagement@mtb.com	Nov 15 2024 17:18:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
5668860	Email/Text: Mercury@ebn.phinsolutions.com	Nov 15 2024 17:18:00	Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
5668861	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2024 17:33:16	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 5000, Draper, UT 84020-5000
5668875	EDI: PENNDEPTREV	Nov 15 2024 22:23:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5668875	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2024 17:18:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5668873	Email/Text: fesbank@attorneygeneral.gov	Nov 15 2024 17:18:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5668862	EDI: SYNC	Nov 15 2024 22:23:00	Syncb/Paypal, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5668863	EDI: SYNC	Nov 15 2024 22:23:00	Syncb/Venmo, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5668864	EDI: SYNC	Nov 15 2024 22:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5668865	EDI: SYNC	Nov 15 2024 22:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5668866	EDI: SYNC	Nov 15 2024 22:23:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5668867	EDI: WTRRN BANK.COM	Nov 15 2024 22:23:00	Target, c/o Financial & Retail Svcs Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
5668874	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Nov 15 2024 17:18:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5668868	EDI: USBANKARS.COM	Nov 15 2024 22:23:00	US Bank, P.O Box 108, Saint Louis, MO 63166
5668876	^ MEBN	Nov 15 2024 17:18:09	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5668869	EDI: USAA.COM	Nov 15 2024 22:23:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0001
5668870	EDI: CAPITALONE.COM	Nov 15 2024 22:23:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 2 Tara M. Riley jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 1 Joseph B. Riley Sr. jmh@johnhyamslaw.com, acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1: Joseph B. Riley Sr.
First Name Middle Name Last Name

Debtor 2: Tara M. Riley
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Middle District of Pennsylvania

Case number: **1:24-bk-02963-HWV**

Social Security number or ITIN: xxx-xx-1357

EIN: --_-----

Social Security number or ITIN: xxx-xx-3628

EIN: --_-----

Date case filed for chapter: 13 11/14/24

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****04/19/21**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph B. Riley Sr.	Tara M. Riley
2. All other names used in the last 8 years		
3. Address	17 Curtis Dr. East Berlin, PA 17316	17 Curtis Dr. East Berlin, PA 17316
4. Debtor's attorney Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone 717-520-0300 Email: jmh@johnhyamslaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 11/15/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date: December 18, 2024 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 For additional meeting information go to https://www.uscourts.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	